

CLAIMS

1. A method for facilitating transfer of automobile leases includes the steps of:

- 5 providing a website which displays a menu giving a visitor an option of either creating a record including details of the visitor and of a leased automobile whose lease the visitor intends to assign, or viewing a list of records, each record including a description of a leased automobile and an owner thereof;
- if the visitor intends to create a record:
- 10 directing the visitor to a page at the website where the visitor can input information pertaining to a leased automobile and information to enable another visitor to the website to contact the visitor;
- storing the record created by the visitor in a database; and
- if the visitor intends to view a record or records:
- 15 directing the visitor to a page at the website where the visitor can view at least one record of a leased automobile.

2. A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

- 20 providing a database of vehicle lease records concerning vehicle leases available for transfer;
- providing a search engine for searching the vehicle lease database according to entered criteria, the search engine operable to identify available vehicle lease records which meet the entered criteria;
- 25 providing access to the search engine via a computer network;
- upon execution of a given search including criteria entered by a searching user, providing, via the computer network, the searching user with vehicle lease information concerning at least one matching vehicle lease record which meets the entered criteria of the given search, if such a matching vehicle lease record exists.

3. The method of claim 2, comprising the further steps of:
providing a lease action engine for modifying the vehicle lease database;
providing controlled access to the lease action engine via the computer
5 network;
upon addition of a vehicle lease record to the vehicle lease database by a
listing user via the lease action engine, associating the entered vehicle lease record of the
vehicle lease database with the listing user.
- 10 4. The method of claim 3, comprising the further steps of:
prior to enabling the listing user to add a vehicle lease record to the vehicle
lease database via the lease action engine, requiring the listing user to become a registered
user by at least entering listing user identifying information.
- 15 5. The method of claim 4, comprising the further step of:
via the lease action engine, enabling the listing user to delete or modify an
existing vehicle lease record of the vehicle lease database only if the existing vehicle
lease record is associated with the listing user.
- 20 6. The method of claim 5, comprising the further step of:
obtaining identifying information from any searching user interested in
contacting the listing user about a given vehicle lease record;
providing the listing user access to a mailbox of searching user identifying
information concerning searching user interest in at least one vehicle lease record
25 associated with the listing user.
7. The method of claim 5 wherein entered vehicle lease records are
associated with listing users via entered password information.

8. The method of claim 3, comprising the further steps of:
requiring the listing user to pay a first monetary fee for adding a vehicle
lease record to the vehicle lease database;
maintaining the vehicle lease record in the vehicle lease database and
5 accessible by the search engine for a set time period;
requiring the listing user to pay a second monetary fee in order to extend
the set time period.
9. The method of claim 8 wherein monetary payments are made via
10 electronic credit card transactions.
10. The method of claim 2, comprising the further step of:
permitting the searching user access to the search engine without requiring
that the searching user pay any monetary fee.
- 15 11. The method of claim 10, comprising the further step of:
initially limiting information available to the searching user concerning the
matching vehicle lease record; and
requiring the searching user to pay a monetary fee in order to obtain listing
20 user contact information for the matching lease record.
12. The method of claim 11, comprising the further step of:
prior to the searching user paying the monetary fee, enabling the searching
user to enter questions seeking additional information regarding the vehicle of the
25 matching vehicles lease record;
electronically forwarding entered searching user questions to the listing
user without identifying the searching user to the listing user;
electronically forwarding listing user responses to the searching user
without identifying the listing user to the searching user.

13. The method of claim 11 wherein payment of the monetary fee is made via an electronic credit card transaction.

5 14. The method of claim 10, comprising the further step of:
if the searching user indicates interest in contacting the listing user of a given vehicle lease record, directing the searching user to a credit application entry screen to obtain credit application information from the searching user.

10 15. The method of claim 14, comprising the further step of:
generating an electronic credit application for the searching user and forwarding the electronic credit application to at least one credit provider.

15 16. The method of claim 15 wherein the credit provider is a lessor associated with the given vehicle lease record.

17. The method of claim 15, comprising the further step of:
upon receipt of approval/denial status of the submitted electronic credit application, electronically notifying both the searching user and the listing user of the
20 approval/denial status.

18. The method of claim 2, comprising the further step of:
enabling a listing user to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record to an identified searching user.

25

19. The method of claim 18, comprising the further steps of:
verifying with the identified searching user that the vehicle lease transfer should proceed;

upon such verification, submitting a credit application of the identified searching user to a leasing company of the vehicle;

upon approval of the credit application:

receiving updated vehicle information from the listing user;

5 producing necessary vehicle lease transfer documents and forwarding the documents to the listing user and the identified searching user for signature;

forwarding the signed lease transfer documents to the leasing company.

10

20. The method of claim 18, comprising the further step of:
requiring the listing user to pay a monetary fee to initiate the lease transfer.

15

21. The method of claim 18, comprising the further step of:
marking the given vehicle lease record as in a transfer pending state;
displaying the transfer pending state of the given vehicle lease record to subsequent searching users.

20

22. The method of claim 18, comprising the further steps of:
enabling the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.

25

23. The method of claim 22, comprising the further step of:
preparing an insurance application in response to the listing user request;
and
submitting the insurance application to an insurance provider for approval.

24. The method of claim 2, comprising the further steps of:

in the event that no current vehicle lease record in the vehicle lease database meets the entered criteria of the searching user's executed search at the time of execution:

5 obtaining searching user identifying information including at least an e-mail address;

storing such information in association with the entered criteria of the searching user's executed search;

subsequently conducting an automated search of the vehicle lease database for vehicle lease records meeting the entered criteria of the searcher's executed search; and

10 if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searcher's executed search, notifying the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database.

15 25. The method of claim 24 wherein the computer network comprises the Internet and the e-mail notification includes a link to the matching vehicle lease record.

26. The method of claim 2 wherein the computer network comprises the Internet.

20 27. The method of claim 2 wherein a multiplicity of the vehicle lease records each includes information identifying at least vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, and lease end buyout amount.

25 28. The method of claim 2 wherein the information provided to the searching user includes the vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end

buyout amount, months remaining on lease, and available miles per month remaining on the lease.

29. A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:
- providing a database of vehicle lease records concerning vehicle leases available for transfer;
 - providing access to at least certain information concerning vehicle lease records in the vehicle lease database via a computer network;
 - providing a lease action engine for modifying the vehicle lease database;
 - providing controlled access to the lease action engine via the computer network;
 - upon addition of a vehicle lease record to the vehicle lease database by a listing user via the lease action engine, associating the entered vehicle lease record of the vehicle lease database with the listing user;
 - via the lease action engine, permitting the listing user to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user.

30. The method of claim 29, comprising the further steps of:
- requiring the listing user to pay a first monetary fee for adding a given vehicle lease record to the vehicle lease database;
 - maintaining accessibility to the information concerning the given vehicle lease record for a set time period;
 - requiring the listing user to pay a second monetary fee in order to extend the set time period.

31. A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

providing a database of vehicle lease records concerning vehicle leases available for transfer, each record including at least vehicle identifying information and listing user identifying information;

providing searching users free access to at least certain information
5 concerning vehicle lease records in the vehicle lease database via a computer network;

initially limiting information available to the searching user concerning vehicle lease records, including preventing free to listing user identifying information; and

requiring the searching user to pay a monetary fee in order to obtain listing
10 user contact information regarding a given vehicle lease record.

32. The method of claim 31, comprising the further step of:
prior to the searching user paying the monetary fee, enabling the searching user to enter questions seeking additional information regarding the vehicle of the
15 matching vehicles lease record;

electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing user;

electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

20

33. The method of claim 31 wherein payment of the monetary fee is made via an electronic credit card transaction.

34. The method of claim 31, comprising the further step of:
25 if the searching user indicates interest in contacting the listing user of a given vehicle lease record, directing the searching user to a credit application entry screen to obtain credit application information from the searching user.

35. A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

providing a database of vehicle lease records concerning vehicle leases available for transfer, each record including at least vehicle identifying information and
5 listing user identifying information;

providing searching users access to the database via a web site;
via the web site, enabling a listing user to electronically initiate a lease transfer of the vehicle associated with the given vehicle lease record to an identified searching user.

10

36. The method of claim 35, comprising the further steps of:
verifying with the identified searching user that the vehicle lease transfer should proceed;

upon such verification, submitting a credit application of the identified
15 searching user to a leasing company of the vehicle;

upon approval of the credit application:
receiving updated vehicle information from the listing user;
producing necessary vehicle lease transfer documents and
forwarding the documents to the listing user and the identified searching user for
20 signature;

forwarding the signed lease transfer documents to the leasing company.

37. The method of claim 35, comprising the further step of:
25 requiring the listing user to pay a monetary fee to initiate the lease transfer.

38. The method of claim 35, comprising the further steps of:
enabling the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.

39. The method of claim 38, comprising the further step of:
preparing an insurance application in response to the listing user request;
and
5 submitting the insurance application to an insurance provider for approval.

40. A computer-based system for facilitating transfer of vehicle leases
between parties, the system comprising:

a web site computer system including:

10 a database of vehicle lease records concerning vehicle leases
available for transfer;

an Internet accessible search engine for searching the vehicle lease
database according to entered criteria, the search engine operable to identify available
vehicle lease records which meet the entered criteria;

15 the search engine operable upon execution of a given
search including criteria entered by a searching user, to produce a web page providing the
searching user with access to at least certain vehicle lease information concerning at least
one matching vehicle lease record which meets the entered criteria of the given search, if
such a matching vehicle lease record exists;

20 the search engine operable upon input by the searching user
to (i) store the entered criteria of the given search, (ii) associate the stored criteria with at
least an e-mail of the searching user, (iii) conduct at least one future automated search of
the vehicle lease database for vehicle lease records meeting the stored criteria, and (iv)
initiate e-mail notification of the searching user in event the future automated search
25 identifies at least one matching vehicle lease record;

an Internet accessible lease action engine for modifying the vehicle
lease database, the lease action engine producing at least one web page for the entry of
information for a vehicle lease record to be added to the vehicle lease database by a
listing user;

the lease action engine operable to associate an added vehicle lease record of the vehicle lease database with the listing user upon addition of the added vehicle lease record to the vehicle lease database;

the lease action engine further operable to produce at least
5 one web page for enabling a given user to delete or modify an existing vehicle lease record of the vehicle lease database only if the listing user associated with the existing vehicle lease record is the given user.

41. The computer-based system of claim 40 further comprising:
10 the lease action engine enables a listing user to electronically initiate a lease transfer of the vehicle associated with the given vehicle lease record to an identified searching user;
a lease transfer engine operable to:
verifying, via electronic communication with the identified
15 searching user, that the vehicle lease transfer should proceed;
upon such verification, electronically submit a credit application of the identified searching user to a leasing company of the vehicle;
upon approval of the credit application:
receive updated vehicle information from the listing user;
20 electronically produce necessary vehicle lease transfer documents and electronically forwarding the documents to the listing user and the identified searching user for electronic signature;
electronically forward the signed lease transfer documents to the leasing company.

25